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Last revised: August 1, 2017

UNITED STATES BANKRUPTCY COURT District of New Jersey

IN RE:	John C Cangelosi		Case No.:		17-33236
		Debtor(s)	Judge:		RG
		CHAPTER 13 PLAN A	AND MOTIONS	3	
☐Original ☐Motions I	ncluded	✓ Modified/Notice Requ Modified/No Notice Requ		Date:	1/242018
		DEBTOR HAS FILED F APTER 13 OF THE BAN			
contains the Plan proporty our attorned written object may be red motions may stated in the notice. See modification alone will a per modify a	luced, modified, or eliming be granted without fur e Notice. The Court may a Bankruptcy Rule 3015. In may take place solely woold or modify the lien. To lien based on value of the contest said treatment must be same.	n hearing on the Plan proust debts. You should rest to oppose any provision me stated in the Notice. Nated. This Plan may be ther notice or hearing, up confirm this plan, if ther If this plan includes motion within the chapter 13 corticle about the collateral or to reduce the debtor need not file about the collateral or to reduce the debtor need not file about the collateral or to reduce the debtor need not file about the collateral or to reduce the debtor need not file about the collateral or to reduce the debtor need not file about the debtor need need need need need need need nee	of the Hearing oposed by the ad these paper of this Plan or Your rights may confirmed and nless written of e are no timely ons to avoid on firmation process the interest rate of the the interest rate of the second of the	on Confirma Debtor. This rs carefully a any motion in y be affected become bind ojection is file filed objection modify a lie ess. The plantion or adversite. An affect	document is the actual and discuss them with included in it must file a by this plan. Your claim ding, and included ed before the deadline ons, without further en, the lien avoidance or n confirmation order sary proceeding to avoid ted lien creditor who
	DOES NOT CONTAIN OBE SET FORTH IN F		OVISIONS. NO	N-STANDAF	RD PROVISIONS
COLLATE	☑ DOES NOT LIMIT THI RAL, WHICH MAY RES O CREDITOR. SEE MOT	ULT IN A PARTIAL PAY	MENT OR NO	PAYMENT.	
	DOES NOT AVOID A Y INTEREST. SEE MOT				RCHASE-MONEY
Part 1: Pa	ayment and Length of F	Plan			
	The debtor shall pay <u>35</u> tely <u>60</u> months.	o.oo Monthly to the Cha	pter 13 Trustee	e, starting on	December, 2017 for
b.	The debtor shall make p ✓ Future Earni Other source	ngs		_	rces: nen funds are available):

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c. Us	☐ Sal	perty to satisfy plant e of real property	n obligatior	S:		
		scription: pposed date for cor	mpletion:			
	De	finance of real prop scription: pposed date for cor	-			
	De	an modification with scription:42 Norman posed date for cor	dy Drive, Pa			
d.		e regular monthly r n modification.	nortgage pa	ayment will continu	ie pendin	g the sale, refinance or
e.			t may be im	portant relating to	the paym	ent and length of plan:
Part 2: Ade	guate Prote	ction				
a. Ad	dequate prote	-			_ to be p	aid to the Chapter 13
		ection payments win, pre-confirmation		in the amount of \$ 3nk (creditor)	2,473.33	to be paid directly by the
Part 3: Prio	rity Claims (Including Admini	strative Ex	(penses)		
a. All allo	wed priority	claims will be paid	in full unles	ss the creditor agre	es otherv	vise:
Creditor			Type of Prior			Amount to be Paid
-NONE-			Administrat	ive		
Morris County	Probation		Domestic s	upport obligations		10,900.00
b. Domes Check	stic Support (cone:		ed or owed	to a governmental		paid less than full amount:
assig	ned to or is c					t obligation that has been full amount of the claim
Creditor		Type of Priority		Claim Amount		Amount to be Paid

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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: 🕡 NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

			Interest	Amount to be Paid	Regular Monthly
			Rate on	to Creditor (In	Payment (Outside
Creditor	Collateral or Type of Debt	Arrearage	Arrearage	Plan)	Plan)
M&T Bank	42 Normandy Drive	66,348.15		\$0.00 towards	APP payments to
	Parsippany, NJ 07054			arrears during	be made in
	subject to lien(s) on			LMP	amount of
	Schedule D				\$2473.33 directly
					to M&T during
					LMP

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ✓ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

			Interest	Amount to be Paid	Regular Monthly
			Rate on	to Creditor (In	Payment (Outside
Creditor	Collateral or Type of Debt	Arrearage	Arrearage	Plan)	Plan)
-NONE-					

c. Secured claims excluded from 11 U.S.C. 506: ✓ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

value.				
			Amount of	Total to be Paid through the Plan Including Interest Calculation
Name of Creditor	Collateral	Interest Rate	Claim	e.age.t earea.a.e
-NONE-				

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ✓ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

		Scheduled	Total Collateral	Superior	Value of Creditor		Total Amount to
	l 				Interest in		
Creditor	Collateral	Debt	Value	Liens	Collateral	Rate	Be Paid

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-NONE-								
2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.								
that the stay und	NONE nfirmation, the st							
collateral: Creditor		Collatera	Il to be Surre	ndered	Valu	ie of Surrendered Collatera		ning Unsecured Debt
-NONE-						Collatera	1	Debt
The of the control of	f. Secured Claims Unaffected by the Plan ☐ NONE The following secured claims are unaffected by the Plan: Creditor BMW Financial Services g. Secured Claims to be Paid in Full Through the Plan ☑ NONE							
Creditor		Colla	ateral	-		Total Amount	to be Paid th	rough the Plan
-NONE-								
Dort E. Unaca	ıred Claims ⊭ N	IONE						
a. Not s	separately class Not less th	i fied all nan \$	_ to be dis	-priority unsec tributed <i>pro ra</i>		ms shall be pa	nid:	
4	Not less th	nan <u>100</u>	_ percent					
	Pro Rata o	distributio	on from an	y remaining fo	unds			
b. Sepa	rately Classifie	d Unsec	ured clain	ns shall be tre	ated as fo	ollows:		
Creditor	-		Separate Cl		Treatme		Am	ount to be Paid
-NONE-								
Don't Co. Europe	0			· · · · · · NONE				
Part 6: Execut	ory Contracts a	na Unex	kpirea Lea	ises 🕢 NONE				
(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)								
All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:								
Creditor	Arrears to be Cured	d in	Nature of Cor	ntract or Lease	Treatme	nt by Debtor	Post-Petiti	on Payment
-NONE-	i idii							
L								

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Part 7:	Motions 🕢	NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. *A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ✓ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	, igainot tino	Amount of Lien to be Avoided
-NONE-							

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ✓ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
-NONE-						

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ✓ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
-NONE-					

Part 8: Other Plan Provisions

- a. Vesting of Property of the Estate
 - Upon Confirmation
 - ☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

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c. Order	c. Order of Distribution							
The Stand 1) 2) 3) 4) 5)	ing Trustee shall pay allowed cla Ch. 13 Standing Trustee Com Other Administrative Claims Secured Claims Lease Arrearages Priority Claims	9						
6)	General Unsecured Claims							
d. Post-p	etition claims							
	ing Trustee is, is not author the amount filed by the post-pet	rized to pay post-petition claims filed pursuant to 11 U.S.C. tition claimant.						
Part 9: Modifica	tion W NONE							
	modifies a Plan previously filed	in this case, complete the information below.						
	y the plan is being modified: ents outside plan pre-conf during LM	Explain below how the plan is being modified: APP to be paid outside plan pre conf.						
	nd J being filed simultaneously w							
Non-Stand								
Any non-s	tandard provisions placed elsewh	nere in this plan are void.						
The Debto	or(s) and the attorney for the Deb	tor(s), if any, must sign this Certification.						
I certify ur forth in this final p	1 , 1 , 1	an contains no non-standard provisions other than those set						
Date	January 24, 2018	/s/ Andrea Silverman						
Date: J	Andrea Silverman Attorney for the Debtor /s/ John C Cangelosi John C Cangelosi							
Date:		Debtor						
		Joint Debtor						
Signatures								

The Debtor(s) and the attorney for the Debtor(s) if any, must sign this Plan.

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Date	January 24, 2018	/s/ Andrea Silverman	
		Andrea Silverman	
		Attorney for the Debtor	
certify	under penalty of perjury that	at the above is true	
ocitiny o	inder penalty of perjury the	at the above is true.	
-	January 24, 2018	/s/ John C Cangelosi	
		/s/ John C Cangelosi	
		/s/ John C Cangelosi John C Cangelosi	

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United States Bankruptcy Court
District of New Jersey

In re: John C Cangelosi Debtor Case No. 17-33236-RG Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 1 Date Rcvd: Jan 25, 2018 Form ID: pdf901 Total Noticed: 11

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2018.
db +John C Cangelosi, 42 Normandy Drive, Parsippany, NJ 07054-4068

cr +BMW Bank of North America Department, Ascension Capital Group, PO Box 165028, Irving, TX 75016-5028

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 25 2018 23:28:41 U.S. Attorney, 970 Broad St.,

Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 25 2018 23:28:37 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,

Newark, NJ 07102-5235 517264766 E-mail/PDF: ais.bmw.ebn@americaninfosource.com Jan 25 2018 23:31:40 BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016

Baltimore, MD 21264-2182

517287438 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jan 25 2018 23:32:12 Verizon,

by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2018 at the address(es) listed below:

Andrea Silverman on behalf of Debtor John C Cangelosi court@andreasilvermanlaw.com,

Andrea Silverman on behalf of Debtor John C Cangelosi court@andreasilvermanlaw.com, r62214@notify.bestcase.com

Marie-Ann Greenberg magecf@magtrustee.com

Rebecca Ann Solarz on behalf of Creditor M&T Bank rsolarz@kmllawgroup.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4